

**IN THE CLAIMS**

Amend the claims to read:

1-25 *cancelled*

26. *(previously presented)* A stable, aqueous personal care or cosmetic formulation comprising:

- a) a cationic starch-encapsulated hydrophobic material, wherein said hydrophobic material comprises a sun-screen active ingredient; and
- b) water,

wherein said starch-encapsulated hydrophobic material is essentially non-separable in said personal care or cosmetic aqueous formulation and the formulation is surfactant-free.

27. *(previously presented)* The aqueous formulation of claim 26, wherein said starch-encapsulated hydrophobic material is formed by jet cooking a mixture of the starch and the hydrophobic material.

28. *(previously presented)* The aqueous formulation of claim 26 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic material.

29. *(previously presented)* The aqueous formulation of claim 26 comprising at least 10 percent by weight of water.

30. *(previously presented)* The aqueous formulation of claim 26 comprising at least 20 percent by weight of water.

31. *(previously presented)* The aqueous formulation of claim 26 comprising at least 40 percent by weight of water.

32. *(previously presented)* A stable, aqueous personal care or cosmetic formulation comprising:

- a) a cationic starch-encapsulated hydrophobic material;
- b) water,

wherein said starch-encapsulated hydrophobic material is essentially non-separable in said personal care or cosmetic aqueous formulation and the formulation is surfactant-free.

33. *(previously presented)* The aqueous formulation of claim 32 wherein said

hydrophobic material is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

34. *(previously presented)* The aqueous formulation of claim 32, wherein said starch-encapsulated hydrophobic material is formed by jet cooking a mixture of the starch and the hydrophobic material.
35. *(previously presented)* The aqueous formulation of claim 32 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic material.
36. *(previously presented)* The aqueous formulation of claim 32 comprising at least 10 percent by weight of water.
37. *(previously presented)* The aqueous formulation of claim 32 comprising at least 20 percent by weight of water.
38. *(previously presented)* The aqueous formulation of claim 32 comprising at least 40 percent by weight of water.
39. *(previously presented)* A stable, aqueous personal care or cosmetic formulation comprising:
- a) a cationic starch-encapsulated hydrophobic material;
  - b) a preservative; and
  - c) water,

wherein said starch-encapsulated hydrophobic material is essentially non-separable in said personal care or cosmetic aqueous formulation and the formulation is surfactant-free.

40. *(previously presented)* The aqueous formulation of claim 39 wherein said hydrophobic material is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl

methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

41. *(previously presented)* The aqueous formulation of claim 39, wherein said starch-encapsulated hydrophobic material is formed by jet cooking a mixture of the starch and the hydrophobic material.
42. *(previously presented)* The aqueous formulation of claim 39 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic material.
43. *(previously presented)* The aqueous formulation of claim 39 comprising at least 10 percent by weight of water.
44. *(previously presented)* The aqueous formulation of claim 39 comprising at least 20 percent by weight of water.
45. *(previously presented)* The aqueous formulation of claim 39 comprising at least 40 percent by weight of water.
46. *(previously presented)* A method for applying one or more cosmetic or personal care active ingredients to the skin or hair comprising:
  - a) forming a surfactant-free, stable, aqueous personal care or cosmetic formulation comprising a cationic starch-encapsulated hydrophobic material containing a personal care or cosmetic active ingredient, wherein said starch-encapsulated material is essentially non-separable in said personal care or cosmetic aqueous formulation; and
  - b) applying said personal care or cosmetic formulation to the skin or the hair, whereby the starch-encapsulated material is broken by mechanical energy to release the active ingredient onto the skin or hair.
47. *(previously presented)* The method of claim 46, wherein said hydrophobic material is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.
48. *(previously presented)* The aqueous formulation of claim 46, wherein said starch-encapsulated hydrophobic material is formed by jet cooking a mixture of the starch and the hydrophobic material.